

F o r M o r e I n f o r m a t i o n

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FDIC publications, press releases, speeches and Congressional testimony, directives to financial institutions and other documents are available through the Public Information Center. These documents include the *Quarterly Banking Profile*, *Statistics on Banking* and a variety of consumer pamphlets.

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The Division of Compliance and Consumer Affairs responds to questions about deposit insurance and other consumer issues and concerns, such as the Year 2000, and offers a number of educational publications geared to consumers.

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The Office of the Ombudsman responds to inquiries about the FDIC in a fair, impartial and timely manner. It researches questions and complaints from bankers, the public and FDIC employees on a confidential basis. The office also recommends ways to improve FDIC operations, regulations and customer service.

Home Page on the Internet:  
<http://www.fdic.gov>

A wide range of banking, consumer and financial information is available on the FDIC's Internet home page. Information includes the FDIC's Electronic Deposit Insurance Estimator—"EDIE"—which estimates an individual's deposit insurance coverage; the *Institution Directory*—financial profiles of FDIC-supervised institutions; Community Reinvestment Act evaluations and ratings for banks and thrifts supervised by the FDIC; a Web site designed to help detect potentially fraudulent Internet banking activity; a listing of banks' pending applications that are subject to public comment; and Call Reports—banks' reports of condition and income. Readers also can access a variety of consumer pamphlets, FDIC press releases, speeches and other updates on the agency's activities, as well as corporate databases and customized reports of FDIC and banking industry information. Readers will be interested in the FDIC's new Year 2000 Web site and the fully searchable text of "FDIC Law, Regulations and Related Acts."

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### DOS:

Examines and supervises state-chartered banks that are not members of the Federal Reserve System. Provides information about sound banking practices.

### DCA:

Examines FDIC-supervised banks for compliance with consumer protection laws and the Community Reinvestment Act. Informs bankers and the public about deposit insurance and other consumer protections.

## Acting Chairman Hove

### Congressional Testimony

#### March 10, 1998

Before the Senate Committee on Banking, Housing, and Urban Affairs, on financial regulatory relief and economic efficiency.

#### April 29, 1998

Before the House Committee on Banking and Financial Services, on mergers in the financial services industry.

### Speeches

#### March 3, 1998

To the Independent Bankers Association of America, on competitive challenges facing the banking industry.

#### May 2, 1998

To the Conference of State Bank Supervisors, on mergers between large banks and mergers between banks and other financial service providers.

## Chairman Tanoue

### Congressional Testimony

#### June 25, 1998

Before the Senate Committee on Banking, Housing, and Urban Affairs, on financial modernization.

#### July 16, 1998

Before the House Committee on Banking and Financial Services' Subcommittee on Financial Institutions and Consumer Credit, on regulatory relief.

#### September 17, 1998

Before the House Committee on Banking and Financial Services, on addressing the Year 2000 date change.

#### October 1, 1998

Before the House Committee on Banking and Financial Services, on Long-Term Capital Management, L.P.

### Speeches

#### September 2, 1998

To the National Bankers Association, on challenges facing the FDIC.

#### September 27, 1998

To the American Bankers Association, on the risk-based premium system and risks to the insurance funds.

#### November 19, 1998

To the Community Bankers Association of New York State, on three deposit insurance-related issues: preparing computer systems for the Year 2000 date change, emerging risks, and refinements being considered for the risk-based premium system.

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